

Form 213

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Ronald E. Orlowski**  
**Susan M. Orlowski**  
Debtor(s)

Bankruptcy Case No.: 13-10078-TPA  
Related to Docket No. 152  
Chapter: 13  
Docket No.: 157 - 152  
Concil. Conf.: October 24, 2017 at 02:30 PM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **September 11, 2017**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **September 26, 2017**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.


On **October 24, 2017 at 02:30 PM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at Bankruptcy Courtroom, U.S. Courthouse, 17 South Park Row, Erie, PA 16501.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: July 26, 2017

cm: All Creditors and Parties In Interest

  
Thomas P. Agresti, Judge  
United States Bankruptcy Court

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Ronald E. Orlowski  
Susan M. Orlowski  
DebtorsCase No. 13-10078-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: vson  
Form ID: 213Page 1 of 3  
Total Noticed: 59

Date Rcvd: Jul 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2017.

db/jdb  
cr +Ronald E. Orlowski, Susan M. Orlowski, 11013 Morgan Road, Wattsburg, PA 16442-9133  
+BAC Home Loan Servicing, LP, 7105 Corporate Drive, Mail Stop PTX-B-209,  
Plano, TX 75024-4100

cr +BANK OF AMERICA, N.A., 2380 Performance Dr, Richardson, TX 75082-4333  
cr +Credit Acceptance Corporation, 25505 W. 12 Mile Road, Suite 3000,  
Southfield, MI 48034-8331

cr +Credit Acceptance Corporation, c/o Deily, Mooney & Glastetter, LLP, 8 Thurlow Terrace,  
Albany, NY 12203-1006

cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,  
51 East Bethpage Road, Plainview, NY 11803-4224

13551277 +AES/XLSCIT, PO Box 2461, Harrisburg, PA 17105-2461  
13551276 +Aes / PNC Education Loan Center, PO Box 8183, Harrisburg, PA 17105-8183  
13551278 +Andrew F. Gornall, Esquire, Goldbeck, McCafferty & McKeever, 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541

13557404 +Associated Clinical Laboratories, PO Box 71312, Philadelphia, PA 19176-1312  
13551280 +BAC Home Loans Servicing, LP, 7105 Corporate Drive, Mail Stop PTX-B-281,  
Plano, TX 75024-4100

13551279 +BAC Home Loans Servicing, LP, Bankruptcy Department, 7105 Corporate Drive,  
Plano, TX 75024-4100

13624482 +Bank of America, N.A., 7105 Corporate Drive, Plano, TX 75024-4100  
13557406 +Berkheimer, 50 North 7th Street, PO Box 995, Bangor, PA 18013-0995  
13551281 +Brian E Caine, 8 Thurlow Terrace, Albany, NY 12203-1006  
13551283 #+CBE Group, 7700 West 119th Street, Overland Park, KS 66213-1104  
13551282 +Capital One Bank, Attn: American Infosource Lp, PO Box 71083, Charlotte, NC 28272-1083  
13581466 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
13551285 +Countrywide Home Lending, Attention: Bankruptcy CA6-919-01-41, PO Box 5170,  
Simi Valley, CA 93062-5170

13551286 +Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331  
13557402 +Cti Physical Therapy, 300 State Street, Suite 104, Erie, PA 16507-1428  
13551288 ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550  
(address filed with court: Direct TV, 2230 East Imperial Highway, El Segundo CA 90245)

13557405 ++EAR NOSE AND THROAT SPECIALISTS OF NW PA, 1645 WEST 8TH STREET, ERIE PA 16505-5007  
(address filed with court: Ear Nose & Throat Specialists of NW PA, 3580 Peach Street,  
Erie, PA 16508)

13920971 ECMC, PO Box 16408, St. Paul, MN 55116-0408  
13604791 +ECMC, LOCKBOX 8682, P.O. Box 16478, St. Paul, MN 55116-0478

13551290 +Erie County Tax Claim Bureau, 140 West 6th Street, Room 110, Erie, PA 16501-1073  
13557411 +Great Lakes, PO Box 530229, Atlanta, GA 30353-0229  
13551291 +HSBC Bank, Attn: Bankruptcy, PO Box 5213, Carol Stream, IL 60197-5213  
13557401 +Hamot Surgery Center, 200 State Street, Erie, PA 16507-1499  
13557399 +Hand Microsurgery and Reconstruction, 300 State Street, Suite 205, Erie, PA 16507-1429  
13557407 +Jack's Repair Shop, Inc., 9994 Bailey Hill Road, Sherman, NY 14781-9710  
14664290 +Nationstar Mortgage LLC, PO Box 619094, Dallas, TX 75261-9094  
13557398 +North American Partners in Anesthesia, Pennsylvania, LLP, PO Box 275,  
Glen Head, NY 11545-0275

13557400 +Ob / Gyn Associates of Erie, 100 Peach Street, Suite 300, Erie, PA 16507-1423  
13551294 +Orchard Bank, PO Box 60501, City of Industry CA 91716-0501  
13551296 +Penelec, PA Electric Company, a FirstEnergy Co., 331 Newman Springs Road, Building 3,  
Red Bank, NJ 07701-5688

13560499 +Pennsylvania Electric Company, a First Energy Company, 331 Newman Springs Road,  
Building 3, Red Bank, NJ 07701-5688

13551297 +Southern Chautauqua Federal Credit Union, 168 East Fairmont Avenue, Lakewood NY 14750-1942  
13551298 +St. Vincent Hospital, 232 West 25th Street, Erie, PA 16544-0001  
13551289 +Student Loan Xpress, Inc., 1 CIT Drive, Livingston NJ 07039-5703  
13557403 +UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980  
13576925 US Dept of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973  
13551299 Verizon, 500 Technology Drive, #550, St Charles, MO 63304-2225  
13551300 Verizon Wireless, 500 Technology Drive #550, St. Charles, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 27 2017 01:39:42  
Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457

13601653 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 27 2017 01:39:23  
American InfoSource LP as agent for, Verizon, PO Box 248838,  
Oklahoma City, OK 73124-8838

13551284 +E-mail/Text: bankruptcy@firstenergycorp.com Jul 27 2017 01:31:53 Collection Service Center,  
839 5th Avenue, New Kensington, PA 15068-6303

13551287 +E-mail/PDF: creditonebknofications@resurgent.com Jul 27 2017 01:25:12 Credit One Bank,  
PO Box 98875, Las Vegas, NV 89193-8875

13551292 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 27 2017 01:39:01  
Hsbc Bank Nevada, N.A., c/o PRA Receivables Management, LLC, PO Box 12907,  
Norfolk, VA 23541-0907

District/off: 0315-1

User: vson  
Form ID: 213

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Total Noticed: 59

Date Rcvd: Jul 26, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13557409 +E-mail/Text: cio.bncmail@irs.gov Jul 27 2017 01:31:09 Internal Revenue Service,  
Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346  
13652028 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 27 2017 01:25:18  
LVNV Funding, LLC its successors and assigns as, assignee of HSBC Card Services (III),  
Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
13551293 +E-mail/PDF: resurgentbknotifications@resurgent.com Jul 27 2017 01:26:41 Lvnv Funding LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
13625041 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 27 2017 01:39:04 Midland Funding LLC,  
by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457  
13582131 E-mail/Text: blegal@phfa.org Jul 27 2017 01:31:50 PHFA/HEMAP, 211 NORTH FRONT ST,  
PO BOX 8029, HARRISBURG, PA 17105  
13651674 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 27 2017 01:45:58  
Portfolio Recovery Associates LLC, P.O. Box 41067, Norfolk, VA 23541  
13651169 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 27 2017 01:26:45  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541  
13551295 +E-mail/Text: blegal@phfa.org Jul 27 2017 01:31:50 Pa Housing Finance Agency,  
211 North Front Street, Harrisburg, PA 17101-1406  
13551335 +E-mail/Text: philadelphia.bnc@ssa.gov Jul 27 2017 01:32:27 Social Security,  
717 State Street Highmark Building, Suite 500, Erie PA 16501-1388  
13653540 +E-mail/Text: bnc-bluestem@quantum3group.com Jul 27 2017 01:32:36 Webbank-Fingerhut,  
6250 Ridgewood Rd, St. Cloud, MN 56303-0820

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bank of America, N.A.  
cr Nationstar Mortgage LLC  
cr Wells Fargo Bank, National Association  
cr Wells Fargo Bank, National Association Successor b  
cr\* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408  
cr\* Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457  
13557410\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Office of District Counsel,  
1000 Liberty Center, Suite 601C, Pittsburgh, PA 15222)  
13557408\* Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230  
13625042\* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457  
13971153 ##Federal National Mortgage Association, PO Box 2008, Grand Rapids, MI 49501-2008  
TOTALS: 4, \* 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 28, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0315-1

User: vson  
Form ID: 213

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Total Noticed: 59

Date Rcvd: Jul 26, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Nationstar Mortgage LLC agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com  
Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com  
Daniel P. Foster on behalf of Debtor Ronald E. Orlowski dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com/fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Plaintiff Susan M. Orlowski dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com/fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Joint Debtor Susan M. Orlowski dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com/fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Plaintiff Ronald E. Orlowski dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com/fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com  
James A. Prostko on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com,  
james.prostko@phelanhallinan.com  
Jay B. Jones on behalf of Creditor BAC Home Loan Servicing, LP pawb@fedphe.com  
Jeniece D. Davis on behalf of Creditor Federal National Mortgage Association  
jeniece@mvrlaw.com, bonnie@mvrlaw.com  
Joseph P. Schalk on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com,  
joseph.schalk@phelanhallinan.com  
Lara E. Shipkovitz on behalf of Creditor Wells Fargo Bank, National Association  
lshipkovitz@bernsteinlaw.com,  
laraship@gmail.com/cwirick@bernsteinlaw.com/lshipkovitz@ecf.courtdrive.com/cwirick@ecf.courtdrive  
.com  
Mario J. Hanyon on behalf of Creditor Nationstar Mortgage LLC pawb@fedphe.com  
Matthew Christian Waldt on behalf of Creditor Wells Fargo Bank, National Association  
Successor by Merger to Wells Fargo Bank Minnesota, As Trustee for Delta Funding Corporation,  
Home Equity Loan Asset-Backed Certificates, Series 2000-4 mwaldt@milsteadlaw.com,  
bkcecf@milsteadlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Robert P. Wendt on behalf of Creditor Bank of America, N.A. pawb@fedphe.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Tina M. Fryling on behalf of Joint Debtor Susan M. Orlowski tinafryling@gmail.com,  
tfryling@mercyhurst.edu/r53088@notify.bestcase.com  
Tina M. Fryling on behalf of Debtor Ronald E. Orlowski tinafryling@gmail.com,  
tfryling@mercyhurst.edu/r53088@notify.bestcase.com  
William E. Craig on behalf of Creditor Credit Acceptance Corporation ecmail@mortoncraig.com,  
mhazlett@mortoncraig.com/mortoncraigecef@gmail.com

TOTAL: 20